

Information to identify the case:

Debtor 1	<u>Christine Crandon</u>	Social Security number or ITIN	xxx-xx-8875
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Vincent J. Crandon</u>	Social Security number or ITIN	xxx-xx-5134
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34616-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christine Crandon
aka Christine A. Hill

Vincent J. Crandon

3/31/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christine Crandon
 Vincent J. Crandon
 Debtors

Case No. 16-34616-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 76

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db/jdb
 cr +Christine Crandon, Vincent J. Crandon, 14 James Brite Circle, Mahwah, NJ 07430-2527
 cr +Daimler Trust, c/o BK Servicing, LLC, POB 131265, Roseville, MN 55113-0011
 cr +Travis Roemmele, 35 Caroline Avenue, Pompton Plains, NJ 07444-2027
 516571780 +AlphaGraphics Bergen County, 1 Lethbridge Plaza, Mahwah, NJ 07430-2126
 516626565 +Anna Sieska, 60 Delwanna Ave., Clifton, NJ 07014
 516571782 +Aqua Sprinkler Systems, LLC, 136 Lincoln Road, Kinnelon, NJ 07405-1803
 516571784 +BCC Financial Mgmt Services, PO Box 590097, Fort Lauderdale, FL 33359-0097
 516571785 +Bergen County Sheriff's office, Attn: Civil Court, 10 Main Street, Hackensack, NJ 07601-7071
 516571786 +Blue Line Services, LLC, 129 Refy Avenue, Ramsey, NJ 07446-2465
 516571787 +Bon Secours Charity Health System, Good Samaritan Hospital, 255 Lafayette Ave., Suffern, NY 10901-4869
 516571788 +Budd Vacuum, 445 West Main Street, Wyckoff, NJ 07481-1400
 516571794 +Children's Learning Center of Wyckoff, 11 Leighton Place, Mahwah, NJ 07430-3118
 516590434 +Daniel Debski, Esq., 299 Main Street, Suite 1, Lodi, NJ 07644-1831
 516571796 +Dino Gargol, 907 Tulip Tree Court, Mahwah, NJ 07430-3465
 516571798 +Dunn Lambert, LLC, The Atrium, East 80 Route 4, Paramus, NJ 07652-2666
 516571799 +Dynamic Recovery Solutions, PO box 25759, Greenville, SC 29616-0759
 516571800 #+EMA Recovery Services, PO Box 3142, Secaucus, NJ 07096-3142
 516571801 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
 516571802 Finnerty Canda Drisgula, PC, 17-17 NJ-208 North, Fair Lawn, NJ 07410
 516571804 +Geico, Commercial Dept., PO Box 822636, Philadelphia, PA 19182-2636
 516571806 +Harris, 111 West Jackson Blvd., Chicago, IL 60604-4135
 516571807 +Holy Cross Nursery School, 125 Glasgow Terrace, Mahwah, NJ 07430-1635
 516571809 +Karalyn Galante, 615 Lynn Avenue, West Deptford, NJ 08096-1487
 516571810 +Lindgren Lindgren Oehm & You, 246 Bridge Street, Bldg. G, Metuchen, NJ 08840-2294
 516571811 +Mahwah Township Municipal Court, Re: Anna Sieczka, 475 Corporate Drive, Mahwah, NJ 07430-3603
 516571812 +Mahwah Water Dept., Township of Mahwah Water/Sewer, PO Box 733, 475 Corporate Drive, Mahwah, NJ 07430-3603
 516571813 +Mb Fin Svcs, 36455 Corporate Drive, Farmington Hills, MI 48331-3552
 516571815 +Midland Funding, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
 516571816 +New Jersey Skyland Insurance, 550 Essjay Road, Williamsville, NY 14221-8237
 516571817 New York Sports Club, 5 Pennsylvania Plaza #4, New York, NY 10001
 516571818 +North Jersey Equestrian Center, LLC, 1 Carlson Place, Pompton Plains, NJ 07444-1456
 516571819 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 516571820 #+Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Ave., Ste. 403, Roseland, NJ 07068-1787
 516571821 +Orange & Rockland Electric Company, PO Box 1009, Spring Valley, NY 10977-0805
 516571827 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 516571822 +Paul Khakshouri, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Ste. 201, Parsippany, NJ 07054-4609
 516571824 +PennyMac Loan Services, PO Box 660929, Dallas, TX 75266-0929
 516571823 +Pennymac Loan, PO Box 514387, Los Angeles, CA 90051-4387
 516571825 +Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
 516571828 +Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844
 516571829 +Rio Vista Mahwah Homeowners Association, 20 Emma Court, Mahwah, NJ 07430-2537
 516571830 +Russell Chalkley Crestview Landscaping, PO Box 533, Mahwah, NJ 07430-0533
 516571831 +Sanchez Landscaping, 1204 Westbrook Road, West Milford, NJ 07480-3010
 516571832 +State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
 516571833 +Synergetic Communication, 5450 NW Central #220, Houston, TX 77092-2061
 516571834 +Taffuri Integrated Wellness Centers, 23-00 Route 208 South, Ste. 2-6, Fair Lawn, NJ 07410-1558
 516626566 +Thomas Williams, Esq., 220 Franklin Turnpike, Mahwah, NJ 07430-1808
 516571836 #+Town & Country Veterinary Service, 301 Rockaway Valley Road, Bldg. #2, Boonton, NJ 07005-9192
 516571837 Town Sports International, 5 Pennsylvania Plaza #4, New York, NY 10001
 516605089 +Township of Mahwah, c/o Brian Chewcaskie, Esq., 2200 Fletcher Ave., Fort Lee, NJ 07024-5005
 516571838 +Township of Mahwah, 475 Corporate Drive, PO Box 769, Mahwah, NJ 07430-0769
 516571839 +Travis Roemmele, c/o Cleary Jacobbe Alfieri Jacobs, LLC, 169 Ramapo Valley Road, Upper Level 105, Oakland, NJ 07436-2537
 516571840 +Valley Hospital, 223 N. Van Dien Avenue, Ridgewood, NJ 07450-2736
 516571841 +Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736
 516571842 +Vander Plaats Executive Limo, 530 High Mountain Road, Franklin Lakes, NJ 07417-2913
 516571843 +ViaCord, 930 Winter Street, Ste. 2500, Waltham, MA 02451-1516
 516571844 +Zwicker & Associates, 1105 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 31 2017 23:44:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 31 2017 23:44:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 76

Date Rcvd: Mar 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516571779 +EDI: GMACFS.COM Mar 31 2017 23:23:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
516571781 +EDI: AMEREXPR.COM Mar 31 2017 23:23:00 American Express, Attn: Merchant Services,
200 Vesey St., New York, NY 10285-0002
516571783 EDI: BANKAMER.COM Mar 31 2017 23:23:00 Bank of America, PO Box 982238,
El Paso, TX 79998-2238
516571791 EDI: CAPITALONE.COM Mar 31 2017 23:23:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
516571789 +E-mail/Text: bankruptcy@usecapital.com Mar 31 2017 23:45:36 Capital Accounts,
Po Box 140065, Nashville, TN 37214-0065
516571790 +EDI: CAPITALONE.COM Mar 31 2017 23:23:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
516571792 +EDI: PINNACLE.COM Mar 31 2017 23:23:00 Central Credit Services, PO Box 1850,
Saint Charles, MO 63302-1850
516571793 EDI: CHASE.COM Mar 31 2017 23:23:00 Chase, Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
516571795 +EDI: CCS.COM Mar 31 2017 23:23:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679
516571797 +EDI: ESSL.COM Mar 31 2017 23:23:00 Dish Network, 9601 S. Meridian Blvd.,
Englewood, CO 80112-5905
516571803 +EDI: FSAE.COM Mar 31 2017 23:23:00 Firstsource Advantage, 205 Bryant Woods South,
Amherst, NY 14228-3609
516571805 +EDI: GMACFS.COM Mar 31 2017 23:23:00 GMAC, P.O. Box 9001719, Louisville, KY 40290-1719
516571808 EDI: IRS.COM Mar 31 2017 23:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
516571814 +EDI: MID8.COM Mar 31 2017 23:23:00 Midland Credit Management, Inc., 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
516571826 +EDI: PRA.COM Mar 31 2017 23:23:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
516571835 EDI: TCISOLUTIONS.COM Mar 31 2017 23:23:00 Total Card, Inc., PO Box 89725,
Sioux Falls, SD 57109-9725
516588087 EDI: BL-TOYOTA.COM Mar 31 2017 23:23:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Toyota Motor Credit Corp., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

David E. Sklar on behalf of Joint Debtor Vincent J. Crandon dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com
David E. Sklar on behalf of Debtor Christine Crandon dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,
gdelmonaco@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,
nj42@ecfcbis.com,gdelmonaco@mdmc-law.com
John R. Morton, Jr. on behalf of Creditor Daimler Trust mortonlaw.bcraig@verizon.net,
donnal@mortoncraig.com;mhazlett@mortoncraig.com
Linda S. Fossi on behalf of Creditor US Bank Cust PC6, Sterling Natl lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

District/off: 0312-2

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 76

Date Rcvd: Mar 31, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Scott Sears on behalf of Plaintiff Travis Roemmele ssears@cgajlaw.com, csarras@cgajlaw.com
Scott Sears on behalf of Creditor Travis Roemmele ssears@cgajlaw.com, csarras@cgajlaw.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor CitiBank, N.A., not in its individual capacity but
solely as Owner Trustee for PMT NPL Financing 2015-1 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiBank, N.A., not in its individual capacity
but solely as Owner Trustee for PMT NPL Financing 2015-1 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC servicer for PMT
NPL Financing 2015-1 ecf@powerskirn.com

TOTAL: 12